

Spring 2015



## Planning is the Key

### Think hard when considering adding an enterprise to your small farm.

In today's uncertain farm economy, many farmers are being told to diversify. In other words, don't put all your eggs in one basket. Diversifying is a great suggestion, however, too much diversity can make you lose focus and make it unclear as to which of your farm enterprises is actually making money and are worth your time and effort.

There are some key factors to consider when you are thinking of adding an enterprise to your existing farm business. Here are a few basics to keep in mind.

### IN THIS ISSUE

- [Planning is the Key](#)
- [Women Farmland Owners Invited to Free Conservation Workshop](#)
- [Minority Farmer Program](#)
- [Make arrangements to keep your power on](#)

### PROTECT YOUR BIRDS FROM INFLUENZA

Whether you're a commercial poultry farmer or you have a backyard flock, it is important to protect your domestic birds.

Find tips, factsheets and more [here](#).



## #1

Do your homework. Take time to do the necessary research to make sure you are making a sound financial decision and not merely adding more

work. If possible, talk to other farmers in your area and ask a lot of questions. Get solid financial information on costs and potential profit. More importantly, determine whether there is a solid market for your product. The Field of Dreams line, “Build it (or grow it) and they will come”, is rarely the case in farming.

## #2

Do a personal inventory. Ask yourself some hard questions. What skills will be necessary? Do you have the skills necessary to take on this enterprise or will you have to hire labor? What will labor cost? If you will do the work yourself, how many hours will this add to your work week?

## #3

Do a farm inventory. Does your farm have the equipment, buildings or machinery to take on this enterprise? If not, what are the costs in adding the necessary items?



## #4



Do a financial inventory. Be realistic about profit possibilities and costs for this enterprise. Can



## MORE RESOURCES

**Thinking about adding a farm enterprise?** Here are some places to look for more information.

[Taking the First Step – Farm and Ranch Alternative Enterprise and Agritourism Resource Evaluation Guide](#)

[Whole Farm Planning – Combining Family, Profit and Environment](#)

[Keys to Successfully Choosing Enterprises That Suit Your Small Farm](#)



**WILL YOUR FARM OUTLIVE YOU?**

this idea cash flow? After you input your numbers, run them through a few stress tests or worst case scenarios. If you will need financing from a lending institution for this venture, be prepared. Get the proper paperwork in place so you are ready to speak to the bank with confidence. Work with a financial counselor or banker to double check your figures and ask them for suggestions for improvements to your business plan and financial paperwork.

## #5

Check with your State Department of Agriculture to make sure there are no special regulations/licenses or permits you need for this new enterprise. Asking these questions up front will save you time and money or legal hassles later.



## #6

Check with your insurance agent. Depending on what type of enterprise you are considering, you may need additional insurance. Whether you need to add a rider to your policy to cover you at farmer's market or additional coverage on your auto insurance to make deliveries, securing the proper insurance before there is an issue is the best option.

## #7

Talk to other farmers. Learning from other farmers who are running a successful enterprise similar to the one you are interested in, is the best way to prepare. Get an idea of what the pitfalls may be or see first-hand what the day-to-day operation will look like. Ask what they would do differently to learn from their mistakes. Ask if they will share their financial statements with you to get a real picture of costs and potential profits. Going into a new business venture with your eyes open is the best way to succeed.

That's a scary thought, but it doesn't have to be. Don't hesitate to call the Wisconsin Farm Center to learn about our farm ownership transition services.

We all have dreams of how successful a new business will be, but if you want the best chance of making those dreams a reality, do your homework.

*See the "more resources" section in the sidebar on the right for more information. You also may contact the Farm Center's Angie Sullivan at 608-224-5095 or [Angie.Sullivan@Wisconsin.gov](mailto:Angie.Sullivan@Wisconsin.gov).*

## Women Farmland Owners Invited to Free Conservation Workshop

Women who own or manage farmland in Wisconsin are invited to a free workshop in May to support female landowners in learning about conservation practices and building local connections. **Women Caring For the Land** is an innovative program facilitated by the Midwest Organic and Sustainable Education Service (MOSES) and the Women, Food & Agriculture Network (WFAN). It brings together women landowners in an informal, discussion-based learning format that enables these land owners to meet with female conservation professionals to discuss their goals for improving air, water and soil quality on the land they own, as well as to engage in activities that teach conservation principles.

These workshops are free for women to attend. The workshop runs from 8:30 am to 3:00 pm and includes an informational morning session followed by lunch (provided) and a bus tour of area conservation practices in action.

The same material will be offered at each workshop; please attend the one that is closest to you and fits your schedule. Pre-registration is required, and space is limited.

### **Tues. May 5: EauClaire/Altoona**

NRCS office, 1304 North Hillcrest Pkwy, Altoona

### **Wed. May 6: Medford**

USDA Service Center; 925 Medford

**Thurs. May 7: Marshfield**

MARS-South (Marshfield Research Station-South),  
USDA- Agricultural Research Service, 2611 Yellowstone  
Drive, Marshfield

To register and for more information, go  
to [www.womencaringfortheland.org/wisconsin](http://www.womencaringfortheland.org/wisconsin)

Registration deadline is May 1.



## Minority Farmer Program

DATCP's Minority Farmer Program reaches out to minority farmers in the great state of Wisconsin. Its purpose is to minimize the language and/or cultural barriers to accessing resources for farm investments, business planning and risk management.

Recently, the Wisconsin Farm Center launched an educational series targeting Hmong ginseng growers. The first two discussion groups were held at Hmong American Center in Wausau on March 21 and April 11. A small, but engaged group met and learned much from the group discussion. Participating Hmong ginseng growers plan to keep coming back and to bring other Hmong ginseng

growers to attend the remaining discussion group meetings.

Each discussion focuses on a specific topic such as “Choosing a Site to Grow Ginseng”, “Early Spring Recommendations for a Successful Season”, “Mid-Summer Pathogens and How to Stop Them”, “Protect the Berries for Healthy Seed”, “How to Treat Seed to Ensure Healthy Seedlings”, “Late Season Sprays to Keep Root Healthy”, “Focus on Seedlings: Prevent Problems Early”, “Harvesting and Storing Seed”, that will help growers gain insight into current knowledge of crop management and disease control.

Discussions take place from March through October 2015 . Hmong interpretation will be provided and the discussions will be recorded so the information can be shared with growers who are unable to attend the meetings.

After the first Wisconsin Ginseng Growers Conference with the Ginseng Board of Wisconsin, which was hosted on March 22nd, 2014, it was discovered that Hmong ginseng growers lack many key crop-management components to be successful in ginseng production. The Farm Center submitted a Specialty Crop Block Grant proposal to address these unmet needs. This project collaborates with the head plant researcher at Michigan State University, Dr. Mary Hausbeck, to lead six monthly grower small group discussions titled, “The Doctor Is In Series: Building the Foundation for Growing Quality Ginseng.”

These discussion groups are held in Wausau at the Hmong American Center, Inc.

*For more information, please contact [Jack Chang](#) or [Ying L. Xiong](#) from the Wisconsin Farm Center.*





Farm Center's Jack Chang, far left, with Hmong program mentors in early 2014.

## Make arrangements to keep your power on

The moratorium for electrical disconnection has just passed. If you haven't, you need to make arrangements with your electric service provider to prevent a shut-off.

Under rules established by the Public Service Commission of Wisconsin (PSCW), electric service providers cannot shut-off service to occupied residences between November 1 and April 15.

Before service can be stopped, utilities are required to follow [several steps established by the PSCW](#):

### Disconnect Warning

- Mail notice of disconnect to your home or mailing address at least 10 days before the shut-off
- Make a reasonable attempt to contact the person either by phone or in person before service is shut-off.

### Actual Disconnection

- Obtain written approval from their vice president or higher executive
- Deliver the written approval to the PSCW by the 3:30 p.m. the day service is to be shut off.

### After Disconnection

- Check the customer's well being
- Tell the customer about payment plans
- Tell the customer about special assistance

If you are at the point where your service will be shut-off in the very near future or have actually not yet been disconnected, but have received notice, it is imperative that you contact your provider to make a payment or set-up a payment plan.

If you have any questions on this feel free to contact the Wisconsin Farm Center at (800) 942-2474 or [Ty Rohloff](#) at (608) 224-5055.